

IN RE: RENAISSANCE CRUISES, INC., ET AL.
CASE NOS.: 01-27062-BKC-RBR through 01-27069-BKC-RBR
U.S. BANKRUPTCY COURT-SOUTHERN DISTRICT OF FLORIDA
INSTRUCTIONS FOR COMPLETING PROOF OF CLAIM

The instructions and definitions below are general explanations of the law. There may be exceptions to these general rules.

Debtor

The person, corporation, or other entity that has filed a bankruptcy case is called the debtor.

Creditor

A creditor is any person, corporation, or other entity to whom the debtor owed a debt on the date the bankruptcy case was filed.

Proof of Claim

A form telling the bankruptcy court how much the debtor owed a creditor at the time the bankruptcy case was filed (the amount of the creditor's claim).

Secured Claim

A claim is a secured claim to the extent that the creditor has a lien on property of the debtor (collateral) that gives the creditor the right to be paid from that property before creditors who do not have liens on the property.

Examples of liens are a mortgage on real estate and a security interest in a car, truck, boat, television set, or other item of property. A lien may have been obtained through a court proceeding before the bankruptcy case began; in some states a court judgment is a lien. In addition, to the extent a creditor also owes money to the debtor (has a right of setoff), the creditor's claim may be a secured claim. (See also *Unsecured Claim*).

Unsecured Claim

If a claim is not a secured claim it is an unsecured claim. A claim may be partly secured and partly unsecured if the property on which a creditor has a lien is not worth enough to pay the creditor in full.

Unsecured Priority Claim

Certain types of unsecured claims are given priority, so they are to be paid in bankruptcy cases before most other unsecured claims (if there is sufficient money or property available to pay these claims). The most common types of priority claims are listed on the proof of claim form. Unsecured claims that are not specifically given priority status by the bankruptcy laws are classified as *Unsecured Nonpriority Claims*.

Creditor Information:

If not already pre-printed, complete this section giving the name, address, and telephone number of the creditor to whom the debtor owes money or property. If you never received notices from the bankruptcy court about this case, if your address differs from that to which the court sent notice, or if this proof of claim replaces or amends a proof of claim that was already filed, check the appropriate box on the form.

If known, please enter your booking year & booking number into the account information box.

3. Court Judgment:

If you have a court judgment for this debt, state the date the court entered the judgment.

4. Classification and Amount of Claim:

Check Secured, Unsecured Non-priority or Unsecured Priority as appropriate. (See **DEFINITIONS** above.) Insert the amount of claim at the time the case was filed on the appropriate line based on your selected Classification of Claim. Insert the Total Claim on the appropriate line of the form.

5, 6, 7 Please read – Important information.

Be sure to date the claim and place original signature of claimant or person making claim for creditor where indicated at the bottom of the claim form. Please type or print name of individual under the signature. By signing this claim, you are certifying under oath that the statements herein are true.

Be sure all items are answered on the claim form. You must attach to this proof of claim form copies of documents that show the debtor owes the debt claimed or, if the documents are too lengthy, a summary of those documents. Attach an explanation if the documents are not available.

Claim Information:

1. Basis for Claim:

Check the type of debt for which the proof of claim is being filed. If the type of debt is not listed, check "Other" and briefly describe the type of debt. If you were an employee of the Debtor, fill in your Social Security number and the dates you worked for which you were not paid.

2. Date Debt Incurred:

Fill in the date the debt was first owed by the debtor.

All claims must be filed and actually received on or before 5:00 P.M. February 12, 2002

Return claim form (with attachments, if any) to:

United States Bankruptcy Court
Renaissance Claims
P.O. Box 01-9169
Miami, FL 33130